

Fill in this information to identify the case:

Debtor 1 Robert Hoy Pearsall, Jr.  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Virginia (Richmond)  
Case number 17-30838-KRH

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ditech Financial LLC

Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: XXXXXX9439

Date of payment change:  
Must be at least 21 days 08/01/2019  
after date of this notice

New total payment: \$ 1,705.10  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 491.86

New escrow payment: \$ 572.90

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: : \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Debtor 1 Robert Hoy Pearsall, Jr.  
First Name Middle Name Last Name

Case number (if known) 17-30838-KRH

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/ Karl Anthony Moses, Jr.  
Signature

Date 06/11/2019

Print: Karl Anthony Moses, Jr.  
First Name Middle Name Last Name

Title Attorney

Company BWW Law Group, LLC

Address 8100 Three Chopt Road, Suite 240  
Number Street

Richmond, VA 23229  
City State ZIP Code

Contact phone (804) 282-0463

Email bankruptcy@bww-law.com

**CERTIFICATE OF SERVICE**

I certify that on this 11th day of June, 2019, the following person(s) were or will be served with a copy of the foregoing filed pleading electronically via the CM/ECF system or by first class mail, postage prepaid:

Carl M. Bates, Trustee  
P.O. Box 1819  
Richmond, VA 23218

Kimberly Alice Chandler, Attorney  
P.O. Box 17586  
Richmond, VA 23226

Robert Hoy Pearsall, Jr.  
1650 Heritage Hill Drive  
Henrico, VA 23238

Robert Hoy Pearsall, Jr.  
440 W. Third St.  
Harbor Springs, MI 49740

/s/ Karl Anthony Moses, Jr.  
Karl Anthony Moses, Jr.  
Attorney  
BWW Law Group, LLC

P.O. Box 1509  
Tempe, AZ 85284-0109

Document

Page 4 of 6

Annual Escrow Account  
Disclosure Statement

Statement Date: 05/20/2019

Your Loan Account Number [REDACTED]

## Questions?

View your detailed, up-to-date escrow transactions  
online at [myaccount.ditech.com](http://myaccount.ditech.com)

Call Customer Service at 1-800-643-0202

Monday-Friday: 8 a.m. to 9 p.m. ET

Saturday: 8 a.m. to 5 p.m. ET

ROBERT PEARSALL  
ROBIN JOHNSON  
9600 WESTON LN  
RICHMOND VA 23238-5580

## SECTION 1 WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or Insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has a **shortage of \$605.08**. Once we pay your upcoming Insurance and/or tax payments, your escrow account will fall below the required minimum balance. See Section 4 for details. Your monthly mortgage payment is also changing **August 01, 2019**. Your new payment amount depends on which option below you choose:

## OPTION 1: Pay Shortage Now

- Pay in full by check or money order by **Jul. 25, 2019**.
- Your new monthly mortgage payment will be \$1,654.68.

OPTION 2: Spread Shortage Over 12 months  
(No action required)

- Add \$50.42 per month for 12 months to mortgage payment.
- Your new monthly mortgage payment will be \$1,705.10.

## SECTION 2 WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or Insurance premiums. This table shows how your escrow and mortgage payments are changing.

	Current Payment	Changes	OPTION 1 New Payment	OPTION 2 New Payment
Due Date	06/01/2019		08/01/2019	08/01/2019
Principal and Interest	\$1,132.20		\$1,132.20	\$1,132.20
Escrow Payment	\$491.86	↑ \$30.62	\$522.48	\$522.48
Escrow Shortage				\$50.42
<b>TOTAL</b>	<b>\$1,624.06</b>	<b>↑ \$30.62</b>	<b>\$1,654.68</b>	<b>\$1,705.10</b>

We use anticipated payments from  
your escrow account to determine  
your monthly escrow payment:Combined Property Insurance  
Combined Taxes\$1,141.00  
\$5,128.74**TOTAL OUTGOING PAYMENTS**\$6,269.74 + 12 months = **\$522.48 Monthly Escrow**

## SECTION 3 WHAT DO I NEED TO DO?

## TO PAY YOUR SHORTAGE NOW

- Send a check or money order in the amount of \$605.08, payable to Ditech Financial LLC by **Jul. 25, 2019**.
- Please write your Loan Account Number and "Escrow Shortage" on the check.
- Send the coupon at the bottom of this statement along with your check in the enclosed envelope.
- Unfortunately, you cannot make your escrow shortage payment online or over the phone.

## TO SPREAD YOUR SHORTAGE OUT

No action is needed to spread your shortage payments out. If we don't receive a shortage check or money order from you, we'll automatically add shortage payments of \$50.42 to your monthly payment.

## REMINDER

If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due August 01, 2019.

Please detach this escrow shortage coupon, write your loan number and "Escrow Shortage" on a check or money order made payable to **Ditech Financial LLC**, and mail both in the enclosed envelope with the mailing address visible in the window.

## ESCROW SHORTAGE COUPON

This coupon and mailing address are for your escrow shortage payment only. **DO NOT** use for your regular monthly mortgage payment.

LOAN ACCOUNT NUMBER: [REDACTED]

ROBERT PEARSALL  
ROBIN JOHNSON  
9600 WESTON LN  
RICHMOND VA 23238-5580Escrow Shortage  
Amount Due and  
Enclosed:**\$605.08**DITECH FINANCIAL LLC  
PO BOX 7153  
PASADENA, CA 91109-7153

**SECTION 4 HOW IS MY ESCROW SHORTAGE CALCULATED?**

Every year, we analyze what you'll need to pay in taxes and/or insurance premiums. We then calculate the amount you'll likely need in escrow to pay these bills. To determine if you have enough funds in your escrow account, we use the formula below. The pre-petition deficiency and shortage is the amount claimed on the bankruptcy proof of claim minus any funds paid. This amount is also considered when identifying any escrow shortage or surplus.

Lowest Projected Balance	\$194.02 (in gray below)
- Minimum Escrow Balance	\$1,044.96 (in gray below)
+ Pre-Petition Deficiency and Shortage	\$245.86
<b>Shortage Amount</b>	<b>-\$605.08</b>

Your escrow account has a minimum balance, as allowed by federal laws, state laws, or your mortgage contract. Your minimum balance includes up to two months of escrow payments to cover increases to your property taxes and/or homeowners insurance. Your minimum escrow balance is \$1044.96.

This table shows expected payments in and out of your account over the next 12 months:

Date	What We Expect You to Pay to Escrow	What We Expect to Pay Out	Payment Description	Expected Balance	Balance Needed In Your Account
<b>Beginning Balance</b>				\$194.00	\$1,044.94
08/19	\$522.48			\$716.48	\$1,567.42
09/19	\$522.48			\$1,238.96	\$2,089.90
10/19	\$522.48			\$1,761.44	\$2,612.38
11/19	\$522.48			\$2,283.92	\$3,134.86
12/19	\$522.48	\$1,888.70	CITY/TOWN PA	\$917.70	\$1,768.64
01/20	\$522.48	\$1,141.00	HAZARD INS	\$299.18	\$1,150.12
02/20	\$522.48			\$821.66	\$1,672.60
03/20	\$522.48			\$1,344.14	\$2,195.08
04/20	\$522.48			\$1,866.62	\$2,717.56
05/20	\$522.48			\$2,389.10	\$3,240.04
06/20	\$522.48			\$2,911.58	\$3,762.52
07/20	\$522.48	\$3,240.04	CITY/TOWN PA	\$194.02	\$1,044.96
<b>Ending Balance</b>				<b>\$194.02</b>	<b>\$1,044.96</b>
<b>TOTAL</b>	<b>\$6,269.76</b>	<b>\$6,269.74</b>			

**SECTION 5 WHAT HAPPENED SINCE MY LAST ESCROW REVIEW?**

In this table, you can see payments you made into your escrow account and outgoing payments we made from your escrow account. If we projected to pay out a significantly different amount, you'll see the difference noted in gray. These differences may impact whether you have enough funds in your escrow account.

Date	What You Actually Paid to Escrow	What We Expected You to Pay to Escrow	What We Actually Paid Out	What We Expected to Pay Out	Payment Description	Actual Balance	Expected Balance from Last Review
<b>Beginning Balance</b>						\$3,309.60	\$3,555.46
07/18	\$491.86	\$491.86	\$3,240.04	\$3,063.60	CITY/TOWN PA	\$561.42	\$983.72
08/18	\$491.86	\$491.86				\$1,053.28	\$1,475.58
09/18	\$491.86	\$491.86				\$1,545.14	\$1,967.44
10/18	\$491.86	\$491.86				\$2,037.00	\$2,459.30
11/18	\$491.86	\$491.86				\$2,528.86	\$2,951.16
12/18	\$491.86	\$491.86	\$1,888.70	\$1,726.66	CITY/TOWN PA	\$1,132.02	\$1,716.38
01/19	\$983.72	\$491.86	\$1,141.00	\$1,112.00	HAZARD INS	\$974.74	\$1,096.22
02/19		\$491.86				\$974.74	\$1,588.08
03/19	\$491.86	\$491.86				\$1,466.60	\$2,079.94
04/19	\$491.86	\$491.86				\$1,958.46	\$2,571.80
05/19	\$491.86	\$491.86				\$2,450.32	\$3,063.66
06/19	\$491.86 E	\$491.86				\$2,942.18	\$3,555.52
07/19	\$491.86 E		\$3,240.04 E		CITY/TOWN PA	\$194.00	\$3,555.52
<b>Ending Balance</b>						<b>\$194.00</b>	<b>\$3,555.52</b>
<b>TOTAL</b>	<b>\$6,394.18</b>	<b>\$5,902.32</b>	<b>\$9,509.78</b>	<b>\$5,902.26</b>			

E = estimated future payment

**SECTION 6 ADDITIONAL MESSAGES**

To the extent that you currently are protected by the automatic stay or have received a discharge from personal liability under the Bankruptcy Code, this Annual Escrow Account Disclosure Statement is for informational and/or compliance purposes only and is not a demand for payment from you personally or an attempt to impose personal liability. However, we retain the ability to enforce our lien on the property securing our loan, subject to applicable provisions of the Bankruptcy Code and other applicable law.